

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
YANDEL, CAMILLE L	§	Case No. 09-22456
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that MICHAEL G. BERLAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT
219 S. Dearborn
Chicago, IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:15 AM on 06/15/2012 in Courtroom 201,

Will County Court Annex Building
57 N. Ottawa Street, Suite 201, Joliet, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/10/2012

By: /s/ Michael G. Berland

Trustee

*MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
YANDEL, CAMILLE L § Case No. 09-22456
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 10,800.71
and approved disbursements of \$ 125.00
leaving a balance on hand of¹ \$ 10,675.71

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: MICHAEL G. BERLAND	\$ 1,830.07	\$ 0.00	\$ 1,830.07
Trustee Expenses: MICHAEL G. BERLAND	\$ 34.16	\$ 0.00	\$ 34.16

Total to be paid for chapter 7 administrative expenses \$ 1,864.23

Remaining Balance \$ 8,811.48

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 21,816.81 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 40.4 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000004	Minooka Animal Hosp. c/o Collection Professionals Inc. P.O. Box 416 Lasalle, IL 61301	\$ 17.56	\$ 0.00	\$ 7.09
000005	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	\$ 3,537.56	\$ 0.00	\$ 1,428.77
000006	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 7,257.88	\$ 0.00	\$ 2,931.35
000007	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 1,336.30	\$ 0.00	\$ 539.71

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000008	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 8,271.45	\$ 0.00	\$ 3,340.71
000009	Capital Recovery III LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 33131-1605	\$ 1,396.06	\$ 0.00	\$ 563.85

Total to be paid to timely general unsecured creditors \$ 8,811.48

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Michael G. Berland

Trustee

*MICHAEL G. BERLAND
1 NORTH LASALLE STREET
STE 1775
CHICAGO, IL 60602*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Camille L Yandel
 Debtor

Case No. 09-22456-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: lkorotko
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 26

Date Rcvd: May 11, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2012.

db
 14069011 +Camille L Yandel, 1804 Waters Edge Dr, Minooka, IL 60447-8265
 14069014 +Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610
 14069014 +Blatt, Hassenmiller, Leibsker, & Moore LLC, 125 South Wacker Dr, Suite 400,
 Chicago, IL 60606-4440
 14069015 +Bryan Lange, 1804 Waters Edge Dr, Minooka, IL 60447-8265
 14069016 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155,
 Norcross, GA 30091)
 14069033 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DEL-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Washington Mutual Card Services, Providian (Pay Pal),
 PO Box 660509, Dallas, TX 75266-0509)
 14069017 +Chase Manhattan Mtg, G7-Pp, 3415 Vision Dr., Columbus, OH 43219-6009
 14069019 +Collection, 15 Union St, Lawrence, MA 01840-1866
 14069020 +Collection Prof/lasal, 723 1st St, La Salle, IL 61301-2535
 14069021 +Creditors Collection B, 716 Columbus St, Ottawa, IL 61350-5002
 14069022 +Drive Financial, Attn: Bankruptcy Department, Po Box 562088, Dallas, TX 75356-2088
 14069023 +Freedman Anselmo Lindberg & Rappe, 1807 W Diehl - Suite 333, PO Box 3107,
 Naperville, IL 60566-7107
 14278974 +Grundy County Collector, 111 E Washington St Rm 33, Morris, IL 60450-2277
 14069025 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy, Po Box 15522,
 Wilmington, DE 19850)
 14069026 Juniper (Carnival Sea Miles), Barclays Bank Card Services, PO Box 8801,
 Wilmington, DE 19899-8801
 14069027 +Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
 17563974 +Minooka Animal Hosp., c/o Collection Professionals Inc., P.O. Box 416,
 Lasalle, IL 61301-0416
 17526234 +NuMark Credit Union, PO Box 2729, Joliet IL 60434-2729
 14069028 +Numark Cu, PO Box 2729, Joliet, IL 60434-2729
 14069032 +Valentine & Kebartas, Inc, PO Box 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14069013 +E-mail/Text: ACF-EBN@acf-inc.com May 11 2012 23:48:08 Atlantic Crd, P O Box 13386,
 Roanoke, VA 24033-3386
 17807272 E-mail/PDF: rmscedi@recoverycorp.com May 12 2012 01:37:08 Capital Recovery III LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 14069018 +E-mail/Text: resurgentbknotifications@resurgent.com May 11 2012 23:44:38 Collection,
 Attn: Bankruptcy Department, PO Box 10587, Greenville, SC 29603-0587
 14069024 +E-mail/Text: BKNOTICES@EAFLLC.COM May 11 2012 23:48:44 Hilco Rec, 5 Revere Dr Ste 510,
 Northbrook, IL 60062-8007
 17798904 E-mail/Text: resurgentbknotifications@resurgent.com May 11 2012 23:44:39 Roundup Funding, LLC,
 MS 550, PO Box 91121, Seattle, WA 98111-9221
 14069031 +Fax: 866-419-3894 May 12 2012 00:20:32 US Cellular, P.O. Box 0203,
 Palatine, IL 60055-0001

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14069029 Sst/cigpfcorp
 14069030 St Joseph Medical Center, PLEASE PROVIDE ADDRESS
 14069034* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DEL-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: Washington Mutual Card Services, Providian (Wa Mu), PO Box 660509,
 Dallas, TX 75266-0509)
 14069012 ##At & T Wireless, P O Box 6451, Carol Stream, IL 60197-6451
 14069035 ##+West Asset Management, PO Box 2548, Sherman, TX 75091-2548

TOTALS: 2, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: lkorotko
Form ID: pdf006

Page 2 of 3
Total Noticed: 26

Date Rcvd: May 11, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-1

User: lkorotko
Form ID: pdf006

Page 3 of 3
Total Noticed: 26

Date Rcvd: May 11, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2012 at the address(es) listed below:

Diane A Aniolowski on behalf of Debtor Camille Yandel NDILnotices@legalhelpers.com,
daa@legalhelpers.com;CourtNotice@legalhelpers.com
Jessee Renee Dagen Tillman on behalf of Debtor Camille Yandel NDILnotices@legalhelpers.com,
CourtNotice@legalhelpers.com;jdg@legalhelpers.com;bk@legalhelpers.com;exs@legalhelpers.com
Michael G Berland einstein829@earthlink.net, IL33@ecfcbis.com;mberland@ecf.epiqsystems.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4